

2000

Insurance Description	Total Amortization of Premiums	Less: Capitalization	Other Expenses and Adjustments	Insurance Refunds	Returned Worker's Comp Checks	Total Expense	Allocated to Gas (2)
Auto Liability	28,862	(28,862)				-	
Workers Compensation	123,967	(38,702)			(30,878)	54,387	25,535
Excess Liability	95,585	(12,489)				83,096	39,014
Fiduciary Liability	4,968					4,968	2,332
Directors' and Officers' Liability	25,503					25,503	11,973
Injuries and Damages (1)	-		17,246			17,246	8,097
EPL	2,033					2,033	954
<b>Total 925 Accounts</b>	<b>278,885</b>	<b>(80,053)</b>	<b>17,246</b>	<b>-</b>	<b>(30,878)</b>	<b>185,200</b>	<b>86,981</b>
All Risk Property	21,640	(5,256)				16,384	5,881
Boiler and Machinery	11,281					11,281	4,035
Crime Bonds	2,174					2,174	778
Mobile Substations (3)	4,076					4,076	1,458
<b>Total 924 Accounts</b>	<b>39,171</b>	<b>(5,256)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>33,915</b>	<b>12,131</b>

2000

Insurance Description	Total Amortization of Premiums	Total Premiums Paid	Difference	
Auto Liability	28,862	28,862	-	0
Workers Compensation	123,967	123,967	0	0
Excess Liability	94,550	94,550	0	0
Fiduciary Liability	6,003	6,003	0	0
Directors' and Officers' Liability	25,503	24,080	1,443	677
Injuries and Damages (1)	17,246	17,246	0	0
EPL	2,033	2,033	0	0
<b>Total 925 Accounts</b>	<b>296,131</b>	<b>294,688</b>	<b>1,443 (4)</b>	<b>677</b>
All Risk Property	21,640	25,157	(3,517)	(1,258)
Boiler and Machinery (5)	11,281			-
Crime Bonds	2,174	2,174	-	-
Mobile Substations	4,076	4,201	(125)	(45)
<b>Total 924 Accounts</b>	<b>39,171</b>	<b>31,532</b>	<b>(3,642) (4)</b>	<b>(1,303)</b>

(1) These are non-insurance items.

(2) Please refer to response AG - 1 -61 (1) and (2) for description of allocation process.

(3) Formerly "Transit"

(4) Amounts do not agree as premiums paid are charged to a prepaid insurance account and then amortized over the life of the policy term. The term is not always a calendar year.

(5) Boiler and Machinery (B&M) insurance policy terminated on 5/1/2000 and B&M coverage was included in All Risk Property insurance as of that date. Therefore, there was no B&M payment made in 2000, but the All Risk Property payments increase in 2000 over 1999 amounts.

2001

Insurance Description	Total Amortization of Premiums	Less: Capitalization	Other Expenses and Adjustments	Insurance Refunds	Returned Worker's Comp Checks	Total Expense	Allocated to Gas (2)
Auto Liability	21,336	(21,336)				-	
Workers Compensation	141,741	(55,267)			(4,941)	81,533	35,157
Excess Liability	91,812	(11,377)				80,435	34,683
Fiduciary Liability	5,212					5,212	2,247
Directors' and Officers' Liability	24,579					24,579	10,598
Injuries and Damages (1)	-		54,471			54,471	23,488
EPL	2,171					2,171	936
<b>Total 925 Accounts</b>	<b>284,680</b>	<b>(87,981)</b>	<b>54,471</b>	<b>-</b>	<b>(4,941)</b>	<b>246,228</b>	<b>108,174</b>
All Risk Property	31,234	(2,674)				28,561	10,259
Crime Bonds	1,968					1,968	706
Special Crime K-E	445					445	160
Mobile Substations (3)	4,085					4,085	1,467
<b>Total 924 Accounts</b>	<b>37,730</b>	<b>(2,674)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>35,056</b>	<b>12,592</b>

2001

Insurance Description	Total Amortization of Premiums	Total Premiums Paid	Difference	
Auto Liability	21,336	21,336	0	0
Workers Compensation	153,859	153,859	0	0
Excess Liability	91,812	91,812	0	0
Fiduciary Liability	5,212	5,212	0	0
Directors' and Officers' Liability	24,579	28,386	(3,808)	(1,642)
Injuries and Damages (1)	54,471	54,471	(0)	(0)
EPL	2,171	2,171	0	0
<b>Total 925 Accounts</b>	<b>351,268</b>	<b>355,076</b>	<b>(3,808) (4)</b>	<b>(1,642)</b>
All Risk Property	31,234	39,169	(7,935)	(2,850)
Crime Bonds	1,968	2,142	(176)	(63)
Special Crime K-E	445	1,780	(1,335)	(480)
Mobile Substations	4,085	4,602	(517)	(186)
<b>Total 924 Accounts</b>	<b>37,730</b>	<b>47,693</b>	<b>(9,963) (4)</b>	<b>(3,579)</b>

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(2) Please refer to response AG - 1 -61 (1) and (2) for description of allocation process.

(3) Formerly "Transit".

(4) Amounts do not agree as premiums paid are charged to a prepaid insurance account and then amortized over the policy term. The term is not always a calendar year.